

# **Examining the Administration of the Unemployment Insurance System**

Testimony by Veronica Robinson

Health, Education, Labor, and Pensions Subcommittee

*September 21, 2022*

Chairman DeSaulnier, Ranking Member Allen, and Members of the Committee, thank you for inviting me to share my experience with the unemployment system during the pandemic.

My name is Veronica Robinson and I was born, raised, and still live in Philadelphia. I'm a mother of two wonderful sons, I come from two wonderful parents. I'm a loving, caring person that wants to do anything I can to make this world a better place.

The Pandemic Unemployment Assistance (PUA) program was a blessing. If it did not exist, I would have been left struggling to make ends meet during the COVID-19 pandemic. There would have been no other income support for me since I was not eligible for regular unemployment. The PUA program allowed me to pay for basic necessities, including things I needed for the apartment I had just moved to, my monthly utilities, and my cell phone bill. Having that income made my life less stressful during a time when I was very overwhelmed.

But accessing my PUA benefits was not easy. The problems that came up on my PUA claim were issues that I could not fix by myself, even though I tried. There was no way to get in contact with someone at unemployment (one of Pennsylvania's Unemployment Compensation Service Centers) to help since the phone lines were always busy. The only person who was able to help resolve the issues with my claim was my unemployment attorney from Philadelphia Legal Assistance, Julia Simon-Mishel. She was a Godsend.

I have had many jobs over the course of my life, including working as a teacher's assistant for the Philadelphia School District for 10 years and as a home health aide for my brother for 5 years. After being out of work for a bit, I was hired by the Southeastern Pennsylvania Transit Authority (SEPTA) as an ambassador in February 2020. In this position, I helped riders learn how to use the new SEPTA Key Card system. But then in March 2020, I was laid off because of the COVID-19 pandemic.

This was a very overwhelming time for me. Not only did I lose my job in the middle of a pandemic, but I had just been approved to move into a new apartment building, which I applied to because of issues with mold in my old apartment. I needed to buy essentials for the new apartment, but did not have the income to do so. Plus, my brother was placed in a nursing home and as his advocate, I had to make sure he remained healthy as COVID-19 spread through nursing homes across the country. When I filed for regular unemployment after I was laid off, I

never got a response, or any benefits. This added to my stress. I had to figure out how I was going to make ends meet with the last paycheck I received from my job with SEPTA and from the small amount in retirement I get from the Philadelphia School District (\$203 per month).

Fortunately, in April 2020, I watched a Facebook Live hosted by Ms. Julia, where she talked about the PUA program. I contacted Ms. Julia and told her about my situation. She figured out I was not eligible for regular unemployment because I hadn't worked enough recently. But then she told me that I should be eligible for PUA because I lost work due to the pandemic.

I applied for PUA in April 2020 using my cell phone, which was tedious. To make sure I could read all the questions and was filling out information in the right place, I had to keep pinching my phone screen to zoom in and out and scroll up and down through the application. This caused the application to be really confusing, stressful, and frustrating to fill out. It took me several tries over several days just to enter all the required information. Then there was an issue in my application where it said I had worked for a company that I had never worked for. I tried to figure out how to correct this on the application but I could not get it to change. Because I could not get past that page on the application, I was not able to file my claim. At this point, it was impossible to get a hold of someone from the Service Center on the phone. Without help from unemployment staff, the only other person I could get through to was Ms. Julia. Ms. Julia was able to directly contact unemployment and have someone manually fix my application so it had the right employers on it. After this, I was finally able to start filing weekly certifications and received payments on my US Bank debit card.

But then one day, in the fall of 2020, I was looking through my recent transactions (something I did to make sure I was always accounting for the purchases I made on my US Bank card) and noticed something was off. It seemed like my transactions did not add up correctly and that \$2000 had been taken off my card. I called US Bank and they told me that there was a fraudulent transaction on my card. Someone from outside of the United States had stolen \$2000 off of my card. They told me they would cancel my old card and mail me a new one. But then I continued to receive notices of charges to the card! After a month I had still not received a new card, and I stopped filing for benefits because I was scared the money would just go to the fraudster. Having this long break in benefits was rough for me and my family. I struggled to buy groceries, could not buy my SEPTA pass, and fell behind on my utility bills. Eventually, I thought to call Ms. Julia, and I told her about the fraud and that I was waiting on the replacement card. She was able to contact unemployment and US Bank and demanded they replace the \$2000 and immediately send me a new card. After that I finally received the new card and fortunately, the bank gave me the \$2000 back.

I filed my PUA certifications until the spring of 2021, when my PUA claim suddenly started asking me about my citizenship status. I tried to mark in the system that I was a citizen, but it

would not let me. It kept saying I was a permanent resident! I could not get past this question in my claim and therefore could not file my weekly certifications. I stopped receiving payments, which put me in a hard place where I had to keep track of every dollar I spent. I contacted Ms. Julia again to see if she could help. Ms. Julia told me this was a system problem that had affected a lot of people, and that I had not done anything wrong. She was able to again contact unemployment and finally get the issue fixed. Thank God my benefits started again.

I filed for benefits until the PUA program ended in September 2021. They were a blessing during the pandemic when the world was very scary and work was scarce. Since then, I've been working with a career advisor at CareerLink to find jobs, but have not found anything that has worked out quite yet.

PUA was lifesaving for me, but there are improvements that need to be made to the unemployment system. It would have been helpful to have some way to get unemployment staff to assist me in filling out the PUA application. This kind of help could have been from a person on the phone or it could be a chat box that you could type questions about the application into as you were filling it out. It would also help if the unemployment applications were simpler, where I could focus on one question at a time rather than trying to see a long list on my small phone screen. Most importantly, I and everyone in my community who use the unemployment system desperately need people from unemployment that we can talk to on the phone when we have questions or problems.

Thank you for the opportunity to share my experience with the unemployment system with you.